

BAPCPA Table 4.

U.S. Bankruptcy Courts—Reaffirmation Agreements in Nonbusiness Bankruptcy Cases of Individual Debtors Terminated under Chapter 7 During the 12-Month Period Ending December 31, 2018 , as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
Total	487,200	106,831	9,778	966	149,703
DC	509	31	5	0	40
1st	13,578	1,188	112	48	1,729
ME	1,294	429	11	0	604
MA	5,336	230	44	0	290
NH	1,463	419	57	48	674
RI	1,662	46	0	0	54
PR	3,823	64	0	0	107
2nd	27,884	2,964	299	9	4,220
CT	4,906	157	154	1	183
NY,N	4,744	1,892	29	0	2,783
NY,E	9,350	301	1	1	337
NY,S	5,525	415	112	1	642
NY,W	2,918	71	1	6	92
VT	441	128	2	0	183
3rd	30,773	3,435	809	14	4,200
DE	1,347	245	226	0	278
NJ	16,615	2,415	533	14	2,986
PA,E	4,374	339	41	0	404
PA,M	3,487	270	8	0	333
PA,W	4,942	166	1	0	199
VI	8	0	-	0	0
4th	37,596	5,715	1,328	2	7,309
MD	12,073	1,307	248	1	1,632
NC,E	2,259	673	85	0	847
NC,M	1,675	273	34	0	349
NC,W	2,138	663	9	0	894
SC	2,712	277	11	0	324
VA,E	10,332	1,262	260	0	1,497
VA,W	3,365	638	593	0	798
WV,N	1,029	261	7	0	437
WV,S	2,013	361	81	1	531

BAPCPA Table 4. (December 31, 2018—Continued)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
5th	26,216	8,302	287	17	12,273
LA,E	1,456	354	18	2	475
LA,M	822	240	87	0	470
LA,W	2,304	753	17	0	1,131
MS,N	2,182	824	52	13	1,234
MS,S	3,948	1,627	21	2	2,407
TX,N	5,309	1,796	15	0	2,689
TX,E	2,334	892	10	0	1,373
TX,S	3,544	1,214	4	0	1,736
TX,W	4,317	602	63	0	758
6th	77,138	20,502	329	20	28,640
KY,E	5,681	1,752	57	0	2,630
KY,W	4,878	1,623	32	0	2,397
MI,E	18,084	4,022	93	16	5,640
MI,W	4,904	1,337	62	0	1,858
OH,N	16,119	3,190	14	1	4,195
OH,S	11,910	3,538	52	0	4,763
TN,E	7,267	2,443	19	0	3,411
TN,M	4,301	1,356	0	3	1,843
TN,W	3,994	1,241	0	0	1,903
7th	56,824	16,439	1,071	179	23,411
IL,N	22,393	5,535	212	1	6,950
IL,C	3,963	1,599	113	0	2,524
IL,S	2,548	919	210	150	1,789
IN,N	6,277	1,916	212	4	2,700
IN,S	9,629	2,891	91	2	4,093
WI,E	8,401	2,264	191	0	3,306
WI,W	3,613	1,315	42	22	2,049

BAPCPA Table 4. (December 31, 2018—Continued)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
8th	33,510	8,817	306	69	13,631
AR ¹	5,550	2,127	9	1	3,257
IA,N	1,534	573	48	0	896
IA,S	2,250	566	77	0	823
MN	7,705	1,479	42	0	2,134
MO,E	7,093	1,400	53	68	1,853
MO,W	4,949	1,434	34	0	2,797
NE	2,751	707	0	0	1,127
ND	717	219	6	0	274
SD	961	312	37	0	470
9th	93,030	16,164	2,194	280	21,371
AK	348	97	27	8	202
AZ	12,570	1,951	665	1	2,414
CA,N	4,516	431	22	0	508
CA,E	11,281	1,721	363	0	2,724
CA,C	27,968	4,872	730	1	6,081
CA,S	6,378	897	69	0	1,075
HI	996	142	8	0	186
ID	3,184	681	44	0	929
MT	1,159	304	0	270	444
NV	7,512	1,057	0	0	1,344
OR	6,856	1,420	124	0	1,827
WA,E	2,847	1,037	47	0	1,590
WA,W	7,315	1,549	95	0	2,040
GUAM	98	4	0	0	5
NMI	2	1	0	0	2
10th	31,446	5,580	1,601	319	8,299
CO	9,293	770	94	179	1,219
KS	3,787	1,122	1,040	0	1,636
NM	2,863	335	276	5	429
OK,N	2,345	661	31	33	966
OK,E	1,254	368	24	2	599
OK,W	4,373	768	125	80	1,336
UT	6,485	1,335	0	20	1,846
WY	1,046	221	11	0	268

BAPCPA Table 4. (December 31, 2018—Continued)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
11th	58,696	17,694	1,437	9	24,580
AL,N	6,813	2,567	4	0	4,109
AL,M	2,211	878	800	0	1,430
AL,S	1,590	556	1	0	897
FL,N	1,968	821	72	0	1,180
FL,M	16,318	4,850	421	5	6,271
FL,S	8,726	2,361	76	0	3,022
GA,N	16,403	3,915	21	1	5,154
GA,M	3,003	1,189	10	3	1,715
GA,S	1,664	557	32	0	802

NOTE: Data are for cases filed on or after October 17, 2006, and closed during the reporting period. Nonbusiness debt includes consumer debt, as defined in Section 101 of the U.S. Bankruptcy code, and other debt that the debtor indicates is not consumer debt or business debt. A reaffirmation agreement is an agreement by a chapter 7 debtor to continue paying a dischargeable debt after the bankruptcy, usually for the purpose of keeping collateral that would otherwise be subject to repossession. A case may have more than one reaffirmation agreement. A case is counted in a category if it has one or more reaffirmation agreements that meet the criteria for the category. A pro se reaffirmation agreement is an agreement that is submitted without the endorsement of an attorney, regardless of whether the debtor(s) is represented in the case by an attorney. The United States territorial courts assume the jurisdiction of United States bankruptcy courts within their respective territories, which do not have separate bankruptcy courts.

¹ The United States Bankruptcy Court for Arkansas (AR) includes both the Eastern and Western Districts of Arkansas.